UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: MARJOHN CAUCHI and : CHAPTER 13

ANTOINETTE TANIA CAUCHI

Debtor(s)

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JACK N. ZAHAROPOULOS

STANDING CHAPTER 13 TRUSTEE

Movant

.

VS.

:

MARJOHN CAUCHI and

ANTOINETTE TANIA CAUCHI

Respondent(s) : CASE NO. 5-21-bk-00280

TRUSTEE'S OBJECTION TO AMENDED CHAPTER 13 PLAN

AND NOW, this 2nd day of July, 2021, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor(s)' plan for the following reason(s):

1. Debtor(s)' plan violates 11 U.S.C. Sec. 1322(a)(1) in that the debtor(s) has not submitted all or such portion of the disposable income to the Trustee as required. More specifically,

Trustee alleges and avers that debtor(s)' disposable income is greater than that which is committed to the plan based upon the Means Test calculation and specifically disputes the following amounts:

- a. Plan payment calculation sum of Lines 34, 35, 36 45.
- 2. The Trustee avers that debtor(s)' plan is not feasible based upon the following:
 - a. The plan is underfunded relative to claims to be paid 100% plan.
 - b. The plan is inconsistent with Proofs of Claims filed and/or approved by the Court. (Re: Flagstar)
- 3. Trustee avers that debtor(s)' plan is not feasible and cannot be administered due to the lack of the following:
 - a. U.S. Department of Treasury and PA Department of Revenue.

WHEREFORE, Trustee alleges and avers that debtor(s) plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

Jack N. Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

BY: /s/Agatha R. McHale

Attorney for Trustee

CERTIFICATE OF SERVICE

AND NOW, this 2nd day of July, 2021, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Harrisburg, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Vern Lazaroff, Esquire P.O. Box 1108 Port Jervis, NY 12771

/s/Deborah A. Behney
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee